SERFF Tracking Number: QUAC-127834951 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 50285

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ 65

Project Name/Number: MediQ 65 2012 Insert/

### Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.

Product Name: MediQ 65 SERFF Tr Num: QUAC-127834951 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 50285

Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: State Status: Filed-Closed

Other 2010

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Jim Couch, Niki Thomas Disposition Date: 11/17/2011

Date Submitted: 11/17/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

### **General Information**

Project Name: MediQ 65 2012 Insert

Status of Filing in Domicile:

Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Individual Market Type:

Overall Rate Impact: Filing Status Changed: 11/17/2011
State Status Changed: 11/17/2011

Deemer Date: Created By: Niki Thomas

Submitted By: Niki Thomas Corresponding Filing Tracking Number:

Filing Description: MediQ65 2012 Insert

# **Company and Contact**

#### **Filing Contact Information**

Jim Couch, VP of Compliance jim.couch@qualchoice.com

12615 Chenal Parkway, Suite 300 501-228-7111 [Phone] 5118 [Ext]

Little Rock, AR 72211 501-707-6729 [FAX]

**Filing Company Information** 

SERFF Tracking Number: QUAC-127834951 State: Arkansas 50285

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number:

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

MediQ 65 Product Name:

Project Name/Number: MediQ 65 2012 Insert/

QualChoice Life and Health Insurance CoCode: 70998 State of Domicile: Arkansas

Company, Inc.

12615 Chenal Parkway, Suite 300 Group Code: Company Type: Life & Health

State ID Number: Little Rock, AR 72211 Group Name:

(501) 228-7111 ext. [Phone] FEIN Number: 71-0386640

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## **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

**COMPANY** DATE PROCESSED **AMOUNT** TRANSACTION #

QualChoice Life and Health Insurance \$0.00 11/17/2011

Company, Inc.

SERFF Tracking Number: QUAC-127834951 State: Arkansas Filing Company: 50285

QualChoice Life and Health Insurance Company, State Tracking Number:

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ 65

MediQ 65 2012 Insert/ Project Name/Number:

## **Correspondence Summary**

#### **Dispositions**

**Status Created By Created On Date Submitted** Filed-Closed Stephanie Fowler 11/17/2011 11/17/2011

SERFF Tracking Number: QUAC-127834951 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 50285

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ 65

Project Name/Number: MediQ 65 2012 Insert/

## **Disposition**

Disposition Date: 11/17/2011

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: QUAC-127834951 State: Arkansas

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 50285

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ 65

Project Name/Number: MediQ 65 2012 Insert/

Schedule Item Schedule Item Status Public Access

Form MediQ 65 2012 Insert Filed-Closed Yes

SERFF Tracking Number: QUAC-127834951 State: Arkansas 50285

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number:

Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

MediQ 65 Product Name:

Project Name/Number: MediQ 65 2012 Insert/

#### Form Schedule

**Lead Form Number:** 

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed-	1111+MK+	- Advertising MediQ 65 2o12	Initial			IMPORTANT
Closed	005	Insert				NOTICE_201
11/17/2011						2 Rates.pdf



# 2012 Changes to Medicare Part A and Part B

To learn more: www.medicare.gov

The U.S. Department of Health and Human Services reported that effective **January 1, 2012**, Medicare Part A premiums will be increased (at a lower than expected projection) and Part B deductible will decrease by \$22.

IMPORTANT! The enclosed *Overview* and *Outline of Coverage* documents list the 2011 information. Please reference the chart below for the **2012 Medicare co-payments and deductibles.** This chart replaces the chart on page 4 of the *Overview* and should be used when reviewing Plan A, F, G and N in the *Outline of Coverage*.

### MediQ65® offers Plan A, F, G and N

The "" in the box indicates the benefit is provided in that plan.

WHAT MEDICARE DOES NOT PAY IN 2012	Plan <b>A</b> PAYS	Plan <b>F</b> PAYS	Plan <b>G</b> PAYS	Plan <b>N</b> PAYS
Part A: Hospital Services				
\$1,156 inpatient hospital deductible each benefit period		•	•	•
\$289 copayment for days 61-90 in a hospital	•	•	•	•
\$578 copayment for days 91-150 in a hospital	-	•	-	-
\$144.50 copayment fordays 21-100 in a skilled nursing facility		•	•	•
Additional 365 days after Medicare hospital benefits end	•	•	•	•
Calendar year blood deductible	-	•	-	-
Hospice care: coverage of cost-sharing for all Part A Medicare eligible hospice care and respite care expenses	•	•	•	•
Part B: Physician Care and Medical	Services			
\$140 Part B deductible		•		
20% of Part B coinsurance after deductible is met	•	•		*
Blood (cost of first 3 pints, if not by blood replacement).			_	
Medicare only pays 80% of cost of blood.	_	-	_	_
Excess charges related to Medicare Part B (up to 15%)		•	•	
Other Benefits Not Covered by Medicare	Parts A a	nd B		
Emergency services received in a foreign country		•	•	•

<sup>\*</sup>Except up to a \$20 doctor visit copayment and \$50 emergency room copayment, unless covered by Part A. (Emergency Room copayment waived if admitted to hospital).

MediQ65® Medicare supplement insurance plans are not connected with or endorsed by the U.S. Government or the federal Medicare program.